

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on February 19, 2010.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Garry L Black  
3025 Benefit Road  
Chesapeake, VA 23322

Terece G Black  
pka Terece Gail Coppersmith  
3025 Benefit Road  
Chesapeake, VA 23322

Case Number: 10-70722-SCS  
Office Code: 2

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)  
No(s)/Complete EIN:  
xxx-xx-1951  
xxx-xx-2288

Attorney for Debtor(s) (name and address):

Nicole A. Rosenblum  
Crowley, Liberatore & Ryan, P.C.  
1435 Crossways Blvd., Suite 300  
Chesapeake, VA 23320  
Telephone number: (757) 333-4505

Bankruptcy Trustee (name and address):

Carolyn L. Camardo  
Chapter 7 Trustee  
258 N. Witchduck Rd., Suite C  
Virginia Beach, VA 23462  
Telephone number: (757) 490-2200

**Meeting of Creditors:**

Date: **March 30, 2010**

Time: **02:00 PM**

Location: **Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:**  
**June 1, 2010**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Address of the Bankruptcy Clerk's Office:**

600 Granby St., Room 400  
Norfolk, VA 23510

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**VCIS 24-hour case information:**

Toll Free 1-800-326-5879

Date: February 22, 2010

## EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Norfolk. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Norfolk. See address on front side of this notice.
– – Refer to Other Side for Important Deadlines and Notices – –	
<p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>PHOTOCOPIES:</b> May be obtained by contacting Creative Assistant at (757) 624–9990 or by fax at (757) 624–9998.</p> <p><b>PAYMENT OF FEES FOR NEWPORT NEWS CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b></p> <p><b>Newport News:</b> non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; for security reasons, no cash accepted at Newport News location.</p> <p><b>Norfolk:</b> same as above; however cash is accepted.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://vaeb.uscourts.gov/ebn/index.htm">http://vaeb.uscourts.gov/ebn/index.htm</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

# Certificate of Service Page 3 of 8

## CERTIFICATE OF NOTICE

District/off: 0422-8  
Case: 10-70722

User: harrella  
Form ID: B9A

Page 1 of 1  
Total Noticed: 22

Date Rcvd: Feb 22, 2010

The following entities were noticed by first class mail on Feb 24, 2010.

db/jdb +Garry L Black, Terece G Black, 3025 Benefit Road, Chesapeake, VA 23322-3146  
aty +Nicole A. Rosenblum, Crowley, Liberatore & Ryan, P.C., 1435 Crossways Blvd., Suite 300,  
Chesapeake, VA 23320-2896  
tr +Carolyn L. Camardo, Chapter 7 Trustee, 258 N. Witchduck Rd., Suite C,  
Virginia Beach, VA 23462-6556  
9492396 AlliedInterstate, PO Box 1954, Southgate, MI 48195-0954  
9492397 Capital One, PO Box 71083, Charlotte, NC 28272-1083  
9492398 +Carlton R. Coppersmith, c/o Hubbard and Hartley, 709 Greenbrier Parkway,  
Chesapeake, VA 23320-3624  
9492399 +Chesapeake Regional Medical Center, 736 Battlefield Boulevard, North,  
Chesapeake, VA 23320-4941  
9492401 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
(address filed with court: Focused Recovery Solutions, Inc., 9701 Metropolitan Court, Sute B,  
Richmond, VA 23236-3690)  
9492402 Insta Mortgage, PO Box 5452, Mount Laurel, NJ 08054-5452  
9492403 Internal Revenue Service, Philadelphia, PA 19154-0030  
9492408 Old Navy Visa, PO Box 960017, Orlando, FL 32896-0017  
9492409 Sears MasterCard, PO Box 183082, Columbus, OH 43218-3082  
9492410 SunTrust, PO Box 921819, Norcross, GA 30010-1819  
9492411 SunTrust Bank, PO Box 791274, Baltimore, MD 21279-1274  
9492413 +The Prudential Insurance, Company of America, PO Box 8000, Millville, NJ 08332-0098  
9492400 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156  
(address filed with court: Commonwealth of Virginia, Department of Taxation, PO Box 1777,  
Richmond, VA 23218-1777)

The following entities were noticed by electronic transmission on Feb 22, 2010.

tr +EDI: BCLCAMARDO.COM Feb 22 2010 20:53:00 Carolyn L. Camardo, Chapter 7 Trustee,  
258 N. Witchduck Rd., Suite C, Virginia Beach, VA 23462-6556  
9492404 EDI: RMSC.COM Feb 22 2010 20:53:00 JCPenny, PO Box 960090, Orlando, FL 32896-0090  
9492405 EDI: RMSC.COM Feb 22 2010 20:53:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914  
9492406 EDI: TSYS2.COM Feb 22 2010 20:53:00 Macy's, PO Box 689195, Des Moines, IA 50368-9195  
9492407 EDI: WFNNB.COM Feb 22 2010 20:53:00 New York & Co, PO Box 659728,  
San Antonio, TX 78265-9728  
9492409 EDI: SEARS.COM Feb 22 2010 20:53:00 Sears MasterCard, PO Box 183082,  
Columbus, OH 43218-3082  
9492412 EDI: WFNNB.COM Feb 22 2010 20:53:00 The Limited, PO Box 659728,  
San Antonio, TX 78265-9728  
9492414 EDI: WFNNB.COM Feb 22 2010 20:53:00 World Financial National Bank, PO Box 182125,  
Columbus, OH 43218-2125

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2010

Signature:

